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Bowling Green Business University

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THE Southern Exponent

of Business Education

Vol. XXXI

BOWLING GREEN, KENTUCKY, DECEMBER, 1933

No. 2

A PRIVATE MATTER MADE PUBLIC

IT IS not usual that notes passed between members of the same organization are given to the public. There is so much of value in the two informal notes that follow, both to prospective students of this institution and to young people of America, that we are giving them publicity.

MEMORANDUM

FROM
OFFICE OF THE PRESIDENT

November 8, 1933

To E. Shirrell, Secretary,
Employment Department:

Within a few days we are going to press with our December issue of The Southern Exponent.

What is the employment situation? You are in close touch with conditions, with our placements, etc., and I should like to have a last-minute report from your office.

J. L. HARMAN, President.

November 10, 1933.

Memorandum to President J. L. Harman:

I am glad you asked for a statement on employment conditions at this time. You will be delighted with the report.

You know about our unusual placement record during the depression years of 1931 and 1932. It is interesting and very encouraging now to report the following:

Our placements in August of this year ran 46% higher than in August 1932!

September showed an increase of 55% over September of last year!

This is being written on November 10. Since the first of October, we have placed more of our graduates, by three, in positions than we placed last year in the entire months of October, November and December!

It is significant to note the marked increase in office placements. Since October 1, we have placed more than twice as many office

people as we did during both October and November last year! It is not an uncommon occurrence now for us to send out three or four people to attractive office positions in as many successive days.

We have an excellent banking position this morning that has been on our desk for several days. It does not require extensive experience, but it does require personality and thorough technical equipment. You will be surprised to know that we have not yet been able to make an acceptable recommendation for this place.

The truth is, Mr. Harman, if we had five calls this morning for combined male stenographers and bookkeepers, thoroughly equipped, I believe it would be impossible for us to fill more than two of them. If we had five similar calls for young ladies, I don't think I could possibly fill more than three of them. It is difficult for the public to believe that these statements are true, but people taking business courses are human, as they are in all other lines of endeavor. So many do not equip themselves fully. They either secure positions around their homes, take small places that are offered to them here, or for other reasons do not stay in school long enough to give themselves thorough and adequate training. That is why it is just about as difficult to find capable people for our vacancies now as it is under normal circumstances.

Another thing I am glad to tell you—former students of our school, who left during the latter part of 1932 and the early part of 1933, are now being rapidly absorbed in positions all over the country by the remarkable increase in commercial and industrial activity.

Yes, Mr. Harman, we are filling positions as we have not filled them since 1929! Our students are getting employment through other sources as they have not done in recent years, and the prospects for the future are excellent, as everybody knows.

May I suggest that we need people with good educational background; that is, in business positions we need students with good knowledge of English, spelling, mathematics, etc., and we need to insist upon their remaining in school until they become thoroughly fitted for good positions! Frankly, the biggest problem is to get people who are qualified rather than to get positions for those who are properly trained! That may seem a strange statement to make in these days when people assume that positions are so hard to get, but it is certainly true.

E. SHIRRELL, Secretary,
Employment Department.



FLASH!

FLASH!!

FLASH!!!



SIGNS OF THE TIMES

(PICKED UP JUST AS THIS ISSUE OF EXPONENT GOES TO PRESS)

EMPLOYMENT!

Compared with the low point of last spring, there has been an estimated increase of 2,200,000 in number of industrial wage workers alone!—October Federal Reserve Bulletin.

CONSTRUCTION!

Final figures on August construction contracts, as compiled by F. W. Dodge Corporation, show a gain of 28 per cent in August, the largest monthly total in 1933!

POWER!

The General Electric Company reports that its orders for the third quarter of their fiscal year were 70 per cent greater than in the same period last year.

STEEL!

The Iron and Steel Institute puts October's output at 2,111,842 gross tons as against 1,087,058 for the same period a year ago!—Commerce and Finance.

MERCHANDISE!

Increased sales by department stores touched the highest level since the spring of 1932.—Federal Reserve Bulletin.

LIFE INSURANCE!

For the first time in nineteen months sales of new life insurance in August 1933 climbed above the mark for the corresponding month in the previous year.—Business Week.

BUYING POWER!

The International Statistical Bureau, Inc., reports that consumers' income has increased 3,370,000,000 from its March low, or approximately 47 per cent.

National Recovery is emerging from the planning to the construction stage, and is bringing into action the nation's vast resources, among them:

1. The distribution of about 30 billion dollars in credits, funds and bonds made available by Congress as part of the National Recovery Program, to create purchasing power on a national scale.
2. The redistribution of the daily national income which is disclosed by the income tax returns as having been between 1 billion and 2 billion dollars per day.
3. The revitalizing of the nation's business establishments whose assets, as reported in the income tax returns, aggregate about 350 billion dollars.
4. The utilization and redistribution of vast stores of commodities, raw materials and manufactured goods that have been accumulating in the nation's warehouses and stockrooms.
5. The increase in bank deposits, which have already increased by close to 2 billion dollars per week, to a total of over 5 billion dollars per week, since March, 1933.
6. The appreciation of the market value of investment securities, which have already appreciated by close to 20 billion dollars since March, 1933.

EMPLOYMENT!

From March 15 to August 15, 1933, employment in some eighty-nine manufacturing industries expanded 30 per cent and payrolls increased 55 per cent.—Business Week.

Wages distributed in America have risen \$40,000,000 from the depression depth.—Business Week.

RAILROADS!

The final report of July earnings on all United States Railroads for the month of July showed an increase of sixty millions of dollars in revenues, or 25 per cent above July of last year.—Business News.

AUTOMOBILES!

Automobile output totaled 139,153 cars and trucks for September 1933 as against 47,897 for September 1932!—Babson.

TEXTILES!

Textile plants are finding a flow of orders again in spite of the heavy stocking up this summer.—Business Week.

RADIOS!

The Majestic Radio sold 51,000 sets in September and enjoyed the best month since 1931.—National Business.

TELEPHONES!

The number of telephones in service started on the increase in September after 21 months of steady loss.—Commerce and Finance.

FOREIGN TRADE!

Merchandise exports in September 1933 were 21 per cent higher than in September 1932!—Commerce and Finance.



Southern Exponent

Published Quarterly by the owner, the Bowling Green Business University, Inc., Bowling Green, Kentucky.

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J. L. HARMAN, Editor
W. S. Ashby and J. Murray Hill,
Contributing Editors.

OF INTEREST TO PARENTS

The ages of our students vary from seventeen to sixty, but the average is approximately twenty. This means that a large percentage of them attend school after careful planning of both parent and student. Fathers and mothers may read this issue of the Exponent. If we can convince them that we have an unusual institution which can change their sons and daughters—change them from youngsters without skill and vocational ability into young men and women trained to do well a definite thing; if we can throw about them while here an attractive, helpful, wholesome influence, sending them out with finer ideals and more ability to think; if we can give them aspiration and inspiration, parents will make some effort to put their children in our care.

HIGH IDEAL OF SERVICE

There are two reasons why this institution has developed an exalted attitude toward service. First, Through its fifty-nine years, it has had as its managers men with the true teacher desire to develop human beings, and it has found its chief joy in giving youngsters hope and ability and power and inspiration. Second, It is compelled to give good service for its own self-preservation. If it did not do so, it would not be one of the extraordinary educational institutions of America. As a result of this, eighty-seven per cent of its enrollment comes through the influence of former students. Today many of its students are the sons and daughters of men and women who graduated here years ago.

THERE ARE POSITIONS

You know teachers without salaries, doctors without patients, lawyers without clients, clerks without counters. Will you allow this knowledge to cause you to overlook the countless thousands who do have classes and patients and clients and counters? Do not overlook the fact that every day new men and new women are going into these fields that you may think are overcrowded. Do not overlook the fact that we are placing our well-trained students.

We never made a truer statement than the following: **Those who become thoroughly competent to do a definite thing in an acceptable way are new in demand and we are placing such people.** Ask us for further facts and we shall give them to you in detail.

INCOME AND POSITIONS

We are saying in this issue of the Exponent a great deal about income and positions. These two things are interesting young people now because both income and positions are needed; position in order that opportunity for growth may follow, and income because it is so much needed.

We make no apology for emphasizing a financial return on one's education. It is our business to train our students to make money and to save money and, if we fail in this, we have failed to meet what is clearly our obligation. Such an ideal does not imply, however, that we do not give equal attention to the cultural values of education. A business education for its own sake is needed by every individual in the civilized world. It is quite as important as a business education for vocational purposes.

January 2, 1934, will be the best day to start your training here. However, if you cannot possibly make your arrangements to come by that time enter at opening Second Semester, January 29.

Tell us what you would like to do and ask questions about whether or not we can meet your desires.

LOOKING AHEAD

"Will the work I do in your College Division be accepted by other Colleges?"—L. E. C.
Our answer to the above:

"Yes. Our credits are accepted wherever properly presented. The work of the College of Commerce of the Business University is accredited by the University of Kentucky; the Association of Kentucky Colleges and Universities, and the American Association of Teachers Colleges."



The Attendance of the Bowling Green Business University Is Larger Now Than It Was When the Above Picture Was

COMMERCIAL TEACHING

We have had a matchless experience both in training and placing teachers of commerce. For twenty-seven years we have specialized in this until we have developed into one of the leading Commercial Teacher Training Institutions of America. We believe that during the past year we placed a higher number of our teacher graduates in proportion to the size of our graduating class than did any other institution.

WHO SHOULD TAKE SUCH A COURSE?

Anybody of teaching age who has education enough to take a teacher training course of any kind, anywhere. No special or extraordinary preparation necessary. High school or college graduates without teaching experience are admirably adapted to commercial teacher training. Of course, one who has had training in an academic teachers college would naturally be well prepared to take the Commercial Teacher Training course in this institution and, after graduating here, would have tremendous advantage in securing one of the best positions in the field of commercial teaching.

SUPREME ADVANTAGE

A graduate of an old-line college or of any school granting a standard bachelor's degree ought to be able to complete our teacher training course in approximately twelve months. It is clearly seen that the services of a teacher who has a degree in the field of general education and a degree in commercial teaching is far in the lead of other applicants when he seeks employment as a commercial teacher.

JOBLESS TEACHERS

There are thousands of teachers now out of positions. Through experience or training, or both, they are exceptionally well prepared to render superior service, but through no fault of theirs or the colleges from which they graduated, there is no service for them to render. To such we make an appeal both in their interest and ours.

Commercial teachers are getting positions. Through the twelve years we have trained teachers according to college regulations, we have up until 1933 placed 100 per cent of our four-year graduates, with the exception of one year we refused to recommend three or four of the group. Even last year in the deepest depth of depression, we placed about 90 per cent of our graduates. That would be a good record for any college any year.

Colleges, high schools and private schools are constantly in need of commercial teachers. We ask you to accept this as a true statement of fact. Act upon it. It may be the means of turning your unemployment into delightful work at good pay.

WHERE DO WE SEND COMMERCIAL TEACHERS?

Everywhere. There is not a state in which numbers of teachers trained by us are not teaching, and in several states from 40 per cent to 80 per cent of the commercial teachers are from our institution. They are located in cities and the larger towns.

SALARIES

These vary. They range from \$75 to \$150 per month, but there are many commercial teachers who have been in the same place for a considerable time who are making from \$3,000 to \$5,000 per year.

ATTRACTIVE FOR COMMERCIAL TEACHERS

Hours are short; pay as certain as for any high type of service; surroundings, good; and opportunity for promotion, excellent.

TO FATHERS AND MOTHERS

We believe that the most exacting parents will agree that students ought to receive two high values from any institution:

1. An enjoyable experience while a student.
2. Financial return on the training received.

While one does not attend a school primarily for the pleasure he will get from it, he would not probably attend if he thought his stay would be unpleasant. A student who does not receive culture and inspiration and courage and all the high graces that come from college contact and a college career fails to receive one of the greatest benefits that education has to bestow. We know this is true; therefore, we throw around our students an atmosphere of good cheer and noble conduct and high aspirations and rich experiences. As a result, they are delighted here and always regretfully leave Bowling Green. This is a very positive statement but there are thousands of former students who will endorse it with enthusiasm. If any of our students or former students are known to you, ask them about life in the Business University.

Then there is that other result that comes from a stay here; the ability to earn a living under delightful circumstances where there is an opportunity of growth. If through the fifty-nine years of our existence, students had not received training that passes currently in the open market, this institution would not have grown from year to year. We have a marvelous record for training and placing our graduates. There are thousands of them who are working on every level of business who will gladly testify to the truthfulness of the above statement.

Let your son or daughter join our large group the second of January and you will have a right to expect the rich returns just described.

BOOKKEEPERS AND STENOGRAPHERS

As long as business is conducted along present lines, and there is no indication of a change, stenographers, bookkeepers, and typists must be used. No machinery has yet been devised that can displace them and none is in sight.

Shorthand and bookkeeping are especially attractive to young people. In the first place, skill in each can be acquired quickly and at low expense. Second, employment is sure. Third, they lead to important executive positions.

A list of the names of the stenographers and bookkeepers this institution has trained and placed the past twenty-five years would fill a volume, and the amount of money they have earned in that length of time would endow an institution.

OPENINGS

Do not become confused. The best time to enter our institution will be January 2, 1934. However, if you desire to take one of our college courses—Commercial Teacher Training, Accounting and Business Administration, or College Secretarial—you can enter January 29. You can also enter for Commercial Courses on that date.

We can give you excellent work in the later beginning January 2 and you can save time by entering on that date. There is a flexibility about entering our school that is convenient to the student.

General opening January 2, 1934.
Second semester for the College Division January 29, 1934.

WHAT ONE CAN GET HERE

"Please give me the range of your course offerings"—Prospective Student.
You will have five majors from which to choose:

Bookkeeping
Shorthand
Commercial Teacher Training
Accounting and Business Administration
Secretarial Duties

The first two are given in the non-college division; the second two, in the college division; and the last, in both.

There are many minors offered in both divisions.
All college work carries genuine college credit.

ENTER JANUARY 2
Or
ENTER JANUARY 29

Fix These Dates In Your Mind. If You Want Work of College Rank, Come Any Time.

BOWLING GREEN BUSINESS UNIVERSITY

Incorporated

BOWLING GREEN, KENTUCKY



as Made in April, 1933. No Sign of Depression Here and None in the Spirit of the Present Large Enrollment.

"I Commend With All—"

When I entered your institution, I had a vague aim. Now, I am definitely decided upon the course I shall follow in future years.

I commend with all my heart to high school graduates and others alike this fully accredited school.

W. J. WALL.

Greetings Back To Mr. Hill

Mr. Homer T. Hill, one of our former students, has been for several years with Woodbury College of Los Angeles, California. This is one of the large, unusual commercial schools of the Pacific Coast. In a recent letter from Mr. Hill, he expresses his old-time interest in the Bowling Green Business University.

Taken From The Students' Weekly of November 9, 1933

A NATIONAL INSTITUTION

To many people the Bowling Green Business University means a large, growing, influential institution. They do not know much of its history, course content, ideals, and the result of its labors. Fifty-nine years ago it was established, and only one year from then until now has its attendance failed to grow. Its courses have not remained static through its long life. Its story, if properly and completely written, would be one of romance, sacrifice, idealism, and never-ending hard work.

Since its beginning, it has specialized in training young men and young women to work in business offices and to conduct their own business affairs.

It has tried to keep a balance between business education for its own sake and business education as a vocation. Being so long a part of a highly organized institution of general culture, it developed a college consciousness; therefore, an abiding respect and love for culture. Being a business institution, it has always endeavored to express the highest ideals in the commercial and industrial field.

It is truly a nationally known institution—one of the large, outstanding Commercial Schools of America, drawing its patronage from everywhere, and sending its product into every state and into many foreign countries.

Eleven years ago it decided that it could develop its academic standing without in any way interfering with the intensive technical training it had been doing for forty-nine years. So in 1922 it became a Junior College, and in 1926, a Senior College, thus not only producing an epoch in its own career, but an epoch in the history of commercial schools in America. In this comparatively small city there is located the only privately owned and controlled business school in the United States that has a recognized college accreditation. Such accreditation comes through the University of Kentucky, the Kentucky Association of Colleges and Universities, and the American Association of Teachers Colleges. Of the latter two organizations the Bowling Green Business University is a member.

In the college division of the institution, are offered two-year and four-year courses in Commercial Teacher Training, two-year and four-year courses in Accounting and Business Administration, and a one-year course in Secretarial Duties.

In the Commercial or Non-College Division, are offered courses in Bookkeeping, Shorthand, Typewriting and Salesmanship.

A staff of thirty-two teachers is in charge of the instructional work, and eleven persons are in the offices.

There are in attendance now students from twenty-seven states. Last year there were in attendance, ninety students who held A. B. Degrees from other colleges, and four who held Masters Degrees.

Over seventy-five per cent of the Commercial Teachers in many states were trained in the Bowling Green Business University. Nationally known because of its size, its course content, its accreditation, its extraordinary classroom results, its placement record, its ideals, its honor and its inspirational qualities.

When an institution can grow steadily for fifty-nine years and send into the world men who become international lawyers, bankers, governors, judges, railroad presidents and business men of varied degrees, it builds for itself a nation-wide reputation and is entitled to its exalted leadership.

It has become one of the most unusual institutions of the United States, but has kept its changes within the reach of all classes.

SECRETERIAL COURSE

Young people do not always understand what this means. A good stenographer may not be a secretary and a good scholar may not be either. All stenographers may not become secretaries, but those who give promise of making good secretaries can become stenographers. In other words, it takes more than a theoretical course to make a private secretary and it takes more than a stenographic course to make one.

The private secretary is a well-trained stenographer, who by hard work, good mind, capacity for detail, and thorough education has developed the qualifications for this type of position. For such persons there is always a demand.

The Bowling Green Business University gives as good training in secretarial duties as is offered in any school in America. If any capable person with good personality, ability, willingness to work, adaptability to varying conditions, and capacity for detail will complete our course, there is no reason why he should not obtain the type of position about which he or she may now be dreaming.

WHERE WILL SUCH PEOPLE GET POSITIONS?

In every large organization, there are several places for private secretaries. All men who hold high positions, such as congressmen, senators, governors, college and university presidents, mayors, city school superintendents, professional men, presidents of various institutions, must have secretaries.

WHAT IS A PRIVATE SECRETARY?

He is a persons who learns the needs of his employer, knows how to meet the public, often stands between his employer and the demands of the public, knows more about the duties of his office than anyone else, frequently represents his employer in conferences, is capable, dependable, thinks rapidly, is honest, keeps secrets, and possesses tact. This desirable position is reached through a knowledge of shorthand, typewriting and with some information about accounts. As such a person grows into his employers' affairs, he becomes more indispensable and the usual route is from a secretaryship to an executive position.

HIS DUTIES

When one becomes a private secretary, he assumes a great deal of responsibility for the details of his employer's work. He frequently has charge of accounts and collects dividends, interest on notes, etc.; watches the trend of business generally and that of his employer in particular; meets callers, answers much of the routine correspondence. A private secretary often sits in the most important conference of his employer when men of prominence are discussing the most vital issues of business or of state. Such contacts are conducive to growth in every direction.

WHAT WE OFFER

Through the years, we have made a careful study of the needs of a secretary and we have built our courses to meet such needs. We give advanced shorthand, practical office training, typewriting, strong courses in English, letter writing, accounting, commercial law, penmanship and numerous general business courses.

INCOME

This depends upon the ability of the secretary and his or her business connection, but salaries are excellent, ranging from \$1,200 to \$10,000 per year. Again we remind those who read this that we offer courses in shorthand, but a stenographer is not always a secretary.

CIVIL SERVICE COURSES

One of the greatest employers of office workers is the United States government, and in order to get a place with this great organization, one must pass a Civil Service examination. When he passes the following opportunities are his:

There are about 1,700 types of work in the departments of government, and three years ago there were more than a half-million people employed under the direction of the Civil Service Commission.

There are 46 Civil Service places in the White House.

The Treasury Department has 52,830.

The War Department, more than 47,000.

Department of Agriculture, more than 24,000.

Government Printing Office, more than 4,000.

Interstate Commerce Commission, more than 2,000.

Federal Farm Bureau, 187.

Alien Property Custodian, 186.

The Post Office Department is the largest user of employees. Nearly four years ago, it had more than 373,000.

This did not include positions in Alaska, Porto Rico, Hawaii, Guam, Canal Zone, Samoa and the Virgin Islands.

All the above mentioned positions are filled by men and women who pass Civil Service examinations, and those passing such examinations are they who have either worked a long time to acquire ability or who have taken definite courses in school. Examinations are held regularly in every state and territory. The Civil Service Commission is not a political body; therefore, he who makes a high grade, regardless of political belief, is eligible for employment.

Assistant accountants get \$2,300 a year; senior stenographers, \$1,620; junior stenographers, \$1,440; senior typists, \$1,440; junior typists, \$1,260. In addition to these, there are other types of positions such as accountants, calculating machine operators, junior auditors, filing clerks, and almost every type of office employment imaginable.

Our standard courses in Shorthand, Bookkeeping, Accounting, etc., furnish preparation for taking Civil Service examinations. Such a list of positions that must be filled by someone, together with the almost unnumbered office positions in the United States, ought to encourage bright young people to know that it is useless for them to worry over their future except the worry that is necessary to make preparation for it.

ATTRactions OF ACCOUNTING

Accounting is the big, new activity in the field of commerce. Many things have happened recently to more firmly establish it. Laws, corporation regulations, stock exchange demands, governmental machinery, all these things are creating a new demand for the accountant.

Evidently young people are believing this as earnestly as we believe it because our classes in accounting are larger than usual. If our graduates in this work did not obtain employment, the Department of Accounting would not grow.

Ask for an outline of the course given by this institution. Compare it with courses given elsewhere.

ANY PLEASURE?

"Is the Bowling Green Business University a drab, formal, lifeless institution?"—Ruth D.

Thank you for the question. It gives us an excuse to eagerly answer. A positive no is insufficient. It is contrary to either of your three adjectives. It is colorful, spontaneous and vibrating with activity. Eight social clubs, two wildly enthusiastic debating societies have something in preparation or execution all the time. Outings, parties, contests, dances, all supervised by school authorities, are as much a part of the life of the students as is the high order of classroom instruction he gets.

Students who are graduates of great universities and students from rural sections who were never before away from home almost universally comment favorably upon the friendliness of the teachers and student-body.

There is constant interest given by the management and faculty to the cultural, entertaining and health phases of the institution.

UNDENIABLY ENCOURAGING

In the last issue of the Exponent, which was published in July, we made a definite statement that business was improving and that then was an opportune time to start a course in the Bowling Green Business University. Four months have passed since then. We are more enthusiastic about the future now because a great many things have happened that not only indicate improvement but are improvements.

Since March, factory employment has increased 34%, wholesale prices have increased 18%, farm products are 34% above the spring low price, check transactions outside of New York run 15% ahead of April, the index of business activity is 26% above mid-March. Many important labor troubles have been adjusted, earnings have improved, rail price disputes ended and now Russia has been recognized.

In addition to these general changes, our school is placing more students than it has in several months. In fact, it is now useless for any young man or young woman with alert mind, good personality and thoroughly well trained in our institution in any line to be without work. This ought to be encouraging to young people who have hitherto been discouraged.

It will probably be a long time before the services of the poorly trained will be in immediate demand. Now is the time for specialization in our field or in any other; therefore, our greatest problem is training students to do well what they propose to do. On this particular point, we are focusing our energy and our interest, knowing—absolutely knowing—that the results of our labor will bring satisfactory returns to those whom we train.

No thinking person has believed the last few years, nor does he believe now, that prosperous conditions will be returned immediately. That will come through a rather slow but sure process. We were never more encouraged about the future of our institution than we are today. The only young man or young woman who should be discouraged is the one who is making no preparation for the future but simply is waiting for a better day. He or she is doomed.



MISS JANIE HILDRETH

Who by popular vote of the student-body on the Annual Chestnut Hunt was declared to be the most beautiful girl in the Business University.

THREE WAYS TO ATTEND SCHOOL

1. Pay cash.
2. Borrow money.
3. Work at odd jobs while in school.

Of course, the first is the best, and fortunate is the young man or young woman who is able to use this plan.

The second is probably resorted to more than any of the others. Money should be borrowed for a good purpose. Going in debt for an education is making an investment. Going in debt for a luxury or something that will never bring a return is dangerous. To illustrate: A young man is left a ten-thousand dollar farm. He has no cash, no stock, no grain, and a barn is damaging because it needs covering and a house is going to ruin because it needs painting. He borrows a thousand dollars from a bank and invests it in a team, a few tools, some growing young stock, some seed, he repairs his barn and paints his house. That is an investment. Without such borrowing, he would make no money.

Another young man inherits a ten-thousand dollar farm. He borrows a thousand dollars with which he purchases a car, buys a suit, builds an attractive porch, takes a trip to the city. His borrowing is not only unwise but dangerous.

Young man, young woman, borrow money to attend school. It is the safest investment you can make. The interest on the small amount required to attend this institution will not amount to much and the principal can soon be repaid from the income that you will get after you finish a course here.

If borrowing is impossible, you may do like many others are doing here: make part of your expenses by working at odd jobs while going to school.

We shall sympathetically help you to work out your plans. Tell us your true condition and, if we can help you, it will not only be to our interest but will give us a great deal of pleasure.

FACTS BUT NOT CONTRASTS

This institution has never attempted consciously to draw a contrast between it and any other institution, because it has never recognized that there should be competition among schools. If all of them were to double their effectiveness, they would not be able to banish ignorance for a long time.

Selecting a school is like selecting anything else. It should be done with care. We do not think there are any positively bad schools, but some are infinitely better prepared to give training than others and some of them have greater prestige and some of them are larger and have richer course content. Any young person should patronize the best within his reach. The Bowling Green Business University is an unusual institution, very different in its setup, in its accomplishments, and in its offerings.

If a young person can attend an institution of national reputation, with a large faculty of experts, with a background of constantly growing power, it will add to his power and influence, and certainly if he can attend such a school at a minimum cost it will be infinitely better than to select one limited in the qualities mentioned above.

THEY HANDLE THOUSANDS

Mr. E. Kelley Short and Mr. Walter Gannane, both former students of this institution, are now president and secretary-treasurer respectively of the Central Trust Company of Owensboro, Kentucky, with a capital of \$250,000.

It is a joy to us to see our former students take rank wherever they are located. Congratulations to you, gentlemen!

WRITE US ABOUT YOUR PLANS

You who are reading this now may be worried because you have not the cash with which to pay your expenses here. Your condition is not unusual. Last summer and fall hundreds of students told us how eager they were to take a course here, but that they had no money. We helped many of them to work out their plans. This is our every-day job. The average young person does not know how to attack it. Therefore, we request you to ask us how to solve the problem. We may be unable to give you a satisfactory answer. On the other hand, we may be able to assist you very directly.

When writing us, give full facts about your condition and let us then tell you about a plan we have for helping students through school.

FAITH IN AMERICA

In July we issued our first positive statement about the hopefulness of the future. We mail this December issue with an increased belief in the better days that are not only coming but are here. We have faith in the American people, American institutions, American ideals, American wealth, and American power. These will not fail.

We are inviting young men and women to accept our belief in the future, to accept our training, to accept the opportunities that are clearly within reach. And we are doing this in the firm belief that they will not be disappointed.

DISCOURAGEMENT IS A BLIGHT

Are you too discouraged over the general outlook to attempt to secure an education? If this be your attitude you will some day pay a high penalty because of your mistake. History of education shows that it rises as prosperity decreases. It is not a thing to be acquired only when commerce is flourishing, but it is a power that one needs under all conditions.

ASK FOR INFORMATION

This small publication may not give you all the facts you want to know about our school. Write us. Ask personal questions and have no fear that your questions will give annoyance or be considered insignificant.

SOME STARTLING STATEMENTS

Here are a few of the changes that have taken place and are taking place now that very seriously affect not only individuals but our national life. And they are vitally significant to you, young man, young woman!

"1. Since 1930 there has been widespread unemployment of adults and a national consciousness has developed that employment opportunities should as far as possible go to adults with dependents. This situation has reduced employment opportunities for high school graduates who have had nothing more than high school training and more especially for 'dropouts' from high school at the end of the eighth, ninth and tenth years.

"It is to be expected that the employment situation for high school graduates will change rapidly, but there is little reason to believe that employment opportunities for 'dropouts' will ever improve materially.

(The above, of course, applies to students who have no technical preparation.)

"2. Child labor laws and especially the N. R. A. codes are stamping out child labor. An aroused American conscience is inclined to believe all boys and girls of high school age still in the child category.

"3. The age level for compulsory education is being raised in most states to a point that will keep boys and girls in high school until they complete a high school education. We have no business employment for these boys and girls. The philosopher who once said, 'A high school is a place to keep boys and girls until they are old enough to go to work', pictured the reality of 1933.

"4. Although our present ills may be largely a lack of distribution rather than overproduction, there is a possibility of overproduction unless the working hours of each individual are shortened. There is a possibility that the growing generation may come into a seven-hour day and a five-day week."

If the above, quoted from a leading educational authority, is true, it is clear that the technically trained will have a better opportunity for employment than they would have if all youngsters, trained or untrained up to the age of eighteen or twenty, were to be taken into business.

Begin now to make your preparation to enter the Bowling Green Business University the second day of January, 1934.

That date ought to be a turning point in the lives of hundreds of young men and women who read this statement. Begin your training the first of the year and by the end of the year you ought to be able to render definite service in a very acceptable way.

There is no use to wait until after the second of January. The longer you defer starting your training, the longer you will wait for an income. And you will find nothing less expensive or surer than what you will get here.

OUR LARGE ATTENDANCE

We said to the public in July that we would have an unusual enrollment in September. That was a prophecy, but it came true. Today our attendance is larger than it was at this time last year, and no institution could covet a finer morale than exists here in the student body. Students are not only feeling the exhilaration and deep satisfaction that come from learning and general development, but they see that if they attain to a high level they will obtain employment.

Personal—We ask this question of young people who are not at work or in college: What do you expect for yourselves next year, and the next, and a few years thereafter? What hope have you if you continue in your present inactive state?

Take this advice from an institution that has trained about fifty thousand students and whose highest joy is in developing leadership among the youth of our country:—

Go to school now. Borrow the money. Work your way through. Do any honorable thing to increase your education.

If you cannot develop your own plans, ask us to help you and we shall use our best judgment in giving you advice, whether that advice leads you to our institution or sends you to another.

Ten thousand young people who ought to be in school will read this. What a blessing it would be if a large percentage of them should be guided by our advice. One can never sacrifice too much to get an education.

MAKE IDLE DAYS PROFITABLE

There never has been a time like this to take a business course, because the average recent high school graduate who is not in college cannot find very profitable work to do and, during this period of idleness, there is nothing that could be more beneficial to him than to make preparation to do something well.

There is a better day coming and he who is ready for it will be far out ahead of the untrained when the calls come in ever-growing numbers. They are beginning to come now. We said last July that this would be true by this time. It is. And we say now, the first of December, that conditions are going to be infinitely better by the first of May. Now is the time to take a business course. Make any sacrifice to come to this institution and, if your experience here even approximates the experience of the thousands who have been here, you will leave the institution with the conviction that it has been an everlasting blessing to you.

Use what may be now idle, unprofitable days in getting ready for busy, profitable days.

THINK A MINUTE

Think a minute! Is there any training outside of the fundamentals of education that can be more constantly and profitably used than a knowledge of business and how it is done? Suppose one knows he will not be a business man, but a minister. Does this mean he will live in a world where he will never touch business or be touched by it? Suppose he is to be a missionary, or an artist, or a doctor, or is to follow any of the well-known professions, does it mean that he is independent of commerce? Not at all. Not any more than he can live in a world where there is neither air nor water. Commerce touches every life and every interest of life.

When a young man or woman is taking a business course here, he or she is not only acquiring skill that may be sold for money and used toward promoting a youngster into some executive position, but he or she is acquiring an education that can be used every day in nearly every way.

Ask for:

COMMERCIAL CATALOG
COLLEGE CATALOG
TEACHER TRAINING BULLETIN
ACCOUNTING BULLETIN

WHY DON'T YOU TAKE A BUSINESS
COURSE?

They Are Free!



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